

CHAPTER 13 PLAN (INDIVIDUAL ADJUSTMENT OF DEBT)

Debtor	(H)		
	(W)	<u>Demetric Lofties</u>	11-21106
Address:	6204 Summer Hills Circle Memphis, TN 38134		
Plan Payment:	<u>\$204.00</u>	Bi Weekly	
Payroll Deduction:	Fed Ex 3875 Airways, H/1 West US Payroll Services Memphis, TN 38116		
		First Pymt	4/1/2011
Administrative:	Pay filing fee, Trustee fee, and Debtor's attorney fee pursuant to Court Order.		Monthly Plan Pymt.
Auto Insurance:			<u>Paid outside</u>
Child Support:	Future support through plan to arrearage amount		<u>None</u>
PRIORITY			
US Department of Education	\$8,059.33		<u>\$134.00</u>
MORTGAGE		Payment Begins	
<u>Wells Fargo Financial</u>			<u>Paid Outside</u>
	Approx arrearage		
Secured Creditors:			
Retain Lien 11 USC 1325 (a) (5)	Value	Interest Rate	
<u>City of Memphis, Treasurer</u>	<u>\$1,227.82</u>		<u>\$27.00</u>
<u>Shelby County, Trustee</u>	<u>\$2,117.00</u>		<u>\$47.00</u>
SPECIAL CLASS UNSECURED			

Unsecured creditors: Pay TBD of these claims after above claims are paid

Estimated Total of unsecured non-priority debt: \$112,550.77

Adequate Protection will be (1/4) 25% of the proposed monthly payment

Failure to file timely a written objection will be deemed an acceptance of the plan.

Termination: Plan shall terminate upon payment of the above approximately 60 months.

Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts.

